






EXHIBIT J

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Conversation with Meredith Bruce (+17708644346)			
Type	Date	Name/Number	Message Body
Received	07/05/2023 3:05:04 PM	Meredith Bruce (+17708644346)	Hey, good afternoon Brian, this is Meredith Bruce. This is just a friendly reminder regarding our appointment for tomorrow evening at 7 PM. Please confirm your attendance via text and I will send you out a zoom link.
Sent	07/05/2023 5:52:28 PM	Meredith Bruce (+17708644346)	Hi sorry been on back to back calls today. Yes still interested and pm is fine. My wife will most likely be joining remotely so I'll forward the link to her.
Received	07/05/2023 5:53:49 PM	Meredith Bruce (+17708644346)	Would another time or day work better?
Sent	07/05/2023 5:55:03 PM	Meredith Bruce (+17708644346)	7 pm is fine.. If you would like us both together in same room then after 7 is best. But I'm ok with 7 and her joining from her phone. She may be driving home at that time.
Sent	07/06/2023 8:49:48 AM	Meredith Bruce (+17708644346)	Good morning. I dont see an email from you this morning so wanted to make sure I didn't miss it. : b.hauger@comcast.net
Received	07/06/2023 8:50:36 AM	Meredith Bruce (+17708644346)	I just haven't sent it since we spoke so late yesterday evening. I'll send it soon. I'm not at my desk yet this morning.
Received	07/06/2023 10:43:44 AM	Meredith Bruce (+17708644346)	Just sent 😊
Sent	07/06/2023 10:44:31 AM	Meredith Bruce (+17708644346)	Got it. Cya you then
Received	07/06/2023 6:59:01 PM	Meredith Bruce (+17708644346)	I'm in whenever you're ready 😊
Sent	07/06/2023 6:59:28 PM	Meredith Bruce (+17708644346)	👍


Received	07/11/2023 3:19:34 PM	Meredith Bruce (+1770864434 6)	Hey Brian, it's Meredith. Quick question, are you are mutual funds cash or do they have a label such as an IRA attached to them?
Sent	07/11/2023 3:19:58 PM	Meredith Bruce (+1770864434 6)	Hi. They are cash.
Received	07/11/2023 3:20:10 PM	Meredith Bruce (+1770864434 6)	
Received	07/12/2023 12:00:45 PM	Meredith Bruce (+1770864434 6)	This is just a friendly reminder regarding our appointment for tomorrow at noon. Please confirm your attendance via text and I will send you out a zoom link.
Sent	07/12/2023 12:01:08 PM	Meredith Bruce (+1770864434 6)	Confirmed.
Received	07/13/2023 11:58:35 AM	Meredith Bruce (+1770864434 6)	I'm in whenever you guys are ready
Sent	07/13/2023 11:59:53 AM	Meredith Bruce (+1770864434 6)	
Received	07/17/2023 12:01:50 PM	Meredith Bruce (+1770864434 6)	Just checking in to see if you or Sonia have any questions or if you have come to any decisions yet?
Sent	07/17/2023 1:17:53 PM	Meredith Bruce (+1770864434 6)	Hi. Don't think I have any questions. Going to pass on the IUL options. Would like to discuss getting set up in real program with an initial amount of like 30k to build my trust in it and see paperwork, then I'll be ready to jump in more aggressively with the next term. Thats where my heads at..
Received	07/17/2023 1:19:03 PM	Meredith Bruce (+1770864434 6)	I have a few meetings and then I'll give u a call.
Sent	07/17/2023 1:22:08 PM	Meredith Bruce (+1770864434 6)	Ok
Sent	07/17/2023 2:53:43 PM	Meredith Bruce (+1770864434 6)	I'll call back in 5 mins
Sent	07/18/2023 3:34:52 PM	Meredith Bruce (+1770864434 6)	Hi. I will have the funds by Friday and have appt scheduled with boa at 10am

		6)	on that day.
Received	07/18/2023 4:05:32 PM	Meredith Bruce (+1770864434 6)	I'll be in touch before then. 😊
Received	07/19/2023 12:16:54 PM	Meredith Bruce (+1770864434 6)	<div><div>11:30 📶 🔋</div><div>< October 17, 2022 Edit ⋮</div><div>4:12 PM</div><div>🔒 LIVE ∨</div><div><div>Wiring Instructions</div><div>Receiving Account: Drive Planning, LLC Address: 8000 Avalon Blvd, Suite 100 Alpharetta, Georgia 30009 Receiving Bank: BB&T / Truist Account Number: 1100009132951 Routing Number: 263191387 Comments: Your Name/REAL Please feel free to reach out to your Consultant with any questions. Thanks again for your trust. We will continue to work to earn it!</div><div></div><div></div><div>📶 ❤️ ℹ️ 🗑️</div></div><div>Download</div></div>
Received	07/19/2023 12:18:48 PM	Meredith Bruce (+1770864434 6)	Good afternoon Brian, it's Meredith. I just emailed you a docusign that you will need to fill out for your investment. Call me if you have any questions and I will walk you through it. Your answer to are these qualified funds is no, and the rest is pretty much self-explanatory. And I just sent you the wiring instructions so that you will conveniently have it on your telephone when you go to the bank. Call

			me with any questions otherwise you can just text me after the wire is complete so that I can turn everything in on my end.
Sent	07/19/2023 12:54:36 PM	Meredith Bruce (+1770864434 6)	OK thanks. Will look it over.
Received	07/19/2023 1:13:32 PM	Meredith Bruce (+1770864434 6)	Sorry, I'm in a meeting and can't talk. Please text me and I can respond.
Sent	07/19/2023 1:14:21 PM	Meredith Bruce (+1770864434 6)	Bullet 4 in underwriting....in the event loan paid out later, etc... What is this clause?
Received	07/19/2023 1:15:44 PM	Meredith Bruce (+1770864434 6)	It's never happened but it's a clause stating that if they paid the interest late u would get extra for the prorated amount.
Sent	07/19/2023 1:18:32 PM	Meredith Bruce (+1770864434 6)	👍
Sent	07/21/2023 9:25:06 AM	Meredith Bruce (+1770864434 6)	Good morning. Heading to bank to do wire at 10. All set to go from your side?
Received	07/21/2023 9:25:48 AM	Meredith Bruce (+1770864434 6)	Yes sir! Just shoot me a text after you have completed the wire and I will match things up on my end. We will get confirmation on Monday that your contract has been paired with your wire.
Sent	07/21/2023 9:29:08 AM	Meredith Bruce (+1770864434 6)	👍
Sent	07/21/2023 10:30:49 AM	Meredith Bruce (+1770864434 6)	All done 😊
Received	07/21/2023 10:31:37 AM	Meredith Bruce (+1770864434 6)	Awesome! Welcome to the family! Like I said, before, I will get confirmation on Monday that everything has been turned in and processed. You'll hear from me then. Have a great weekend!
Received	07/24/2023 1:19:01 PM	Meredith Bruce (+1770864434 6)	Good afternoon! Your promissory note is already in your inbox. Congratulations and welcome to the family!
Sent	07/24/2023 1:23:22 PM	Meredith Bruce (+1770864434 6)	Just looked at it. Thanks!

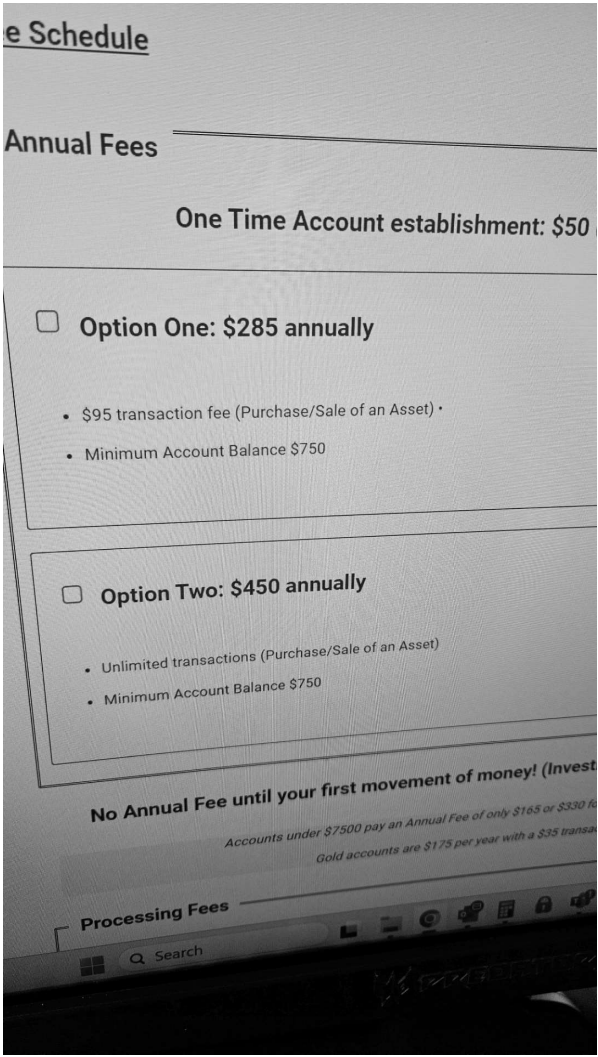
Sent	07/24/2023 1:44:15 PM	Meredith Bruce (+1770864434 6)	I'd like a refresh on what you were telling me about what we can do with my Roth Ira and real program.
Received	07/24/2023 2:19:24 PM	Meredith Bruce (+1770864434 6)	You can do a self directed IRA and then keep it a Roth and invest it. I'll handle it all and walk u thru it when the time comes.
Sent	07/24/2023 2:26:36 PM	Meredith Bruce (+1770864434 6)	
Sent	07/28/2023 11:32:52 AM	Meredith Bruce (+1770864434 6)	Hi there. Quick question. Does Drive planning eventually cap the loan amount over time? Or have they done that previously? Just thinking of the long term and the forecast growth you shared.
Received	07/28/2023 11:33:59 AM	Meredith Bruce (+1770864434 6)	Yes they do. About a month ago they said that they would only take 9 1/2 more million dollars that's to go with the amount of land that they currently own. When they buy more land, they can intake more investments.
Sent	07/28/2023 11:37:06 AM	Meredith Bruce (+1770864434 6)	So when they stop taking in more money, does that mean they also stop future rollovers into new 3 month periods? What's happens?
Received	07/28/2023 11:38:12 AM	Meredith Bruce (+1770864434 6)	I don't really know the answer to that question because it has never happened. My best guess would be that they would allow everyone that is in to keep renewing but not take on newer investors.
Sent	07/28/2023 11:39:21 AM	Meredith Bruce (+1770864434 6)	Fingers crossed and that they don't hit 9.5 mil by October.
Received	07/28/2023 11:40:42 AM	Meredith Bruce (+1770864434 6)	I doubt that. You don't realize that there's also plenty of people taking money out as well. Like I have people that have different plans and they take out thousands of dollars each month or they wait and pay off the mortgage etc. so between the inns and outs of all of the clients. I don't think it will stop anytime soon. Plus they are always buying new land.
Sent	07/28/2023 11:41:37 AM	Meredith Bruce (+1770864434 6)	Sounds good. Thanks. I'll be ready to pounce come October.

Received	07/28/2023 11:42:02 AM	Meredith Bruce (+1770864434 6)	What happens in October?
Sent	07/28/2023 11:42:44 AM	Meredith Bruce (+1770864434 6)	My 3 month note becomes due and I can add... Or can you do that sooner?
Received	07/28/2023 11:43:48 AM	Meredith Bruce (+1770864434 6)	You don't have to wait. It depends on what you would like to add. If it is more than \$20,000 you would just do another one. I wouldn't wait because then you're missing out on that interest.
Sent	07/28/2023 11:46:08 AM	Meredith Bruce (+1770864434 6)	I was talking about the mutual funds, trad Ira. Etc.. Roth deal you mentioned... I'd like to have a call to quickly go over a few questions.. Guess I'll finally need an accountant next tax season to make sure I'm doing everything right.
Received	07/28/2023 11:47:13 AM	Meredith Bruce (+1770864434 6)	When would u like to chat?
Sent	07/28/2023 11:47:38 AM	Meredith Bruce (+1770864434 6)	I could do 1230, or 230 and after.
Received	07/28/2023 11:52:21 AM	Meredith Bruce (+1770864434 6)	I'll call u at 12:30
Sent	07/28/2023 11:52:51 AM	Meredith Bruce (+1770864434 6)	
Sent	08/10/2023 4:07:40 PM	Meredith Bruce (+1770864434 6)	Hi there... Just back from vacation yesterday. I've reached out to my \$ guy and we are scheduling an appt early next week.
Sent	08/10/2023 4:09:01 PM	Meredith Bruce (+1770864434 6)	One thing I was thinking, was staggering 3 different Real program investments over 3 months. That way if I ever need cash, I always have one maturing every month. Does anyone else do that or does it make sense?
Received	08/10/2023 4:09:49 PM	Meredith Bruce (+1770864434 6)	I hope u had a great time! Let me know when ur appt is and we'll talk prior to that. And yes many people do that. Lol
Sent	08/10/2023 4:10:18 PM	Meredith Bruce (+1770864434 6)	

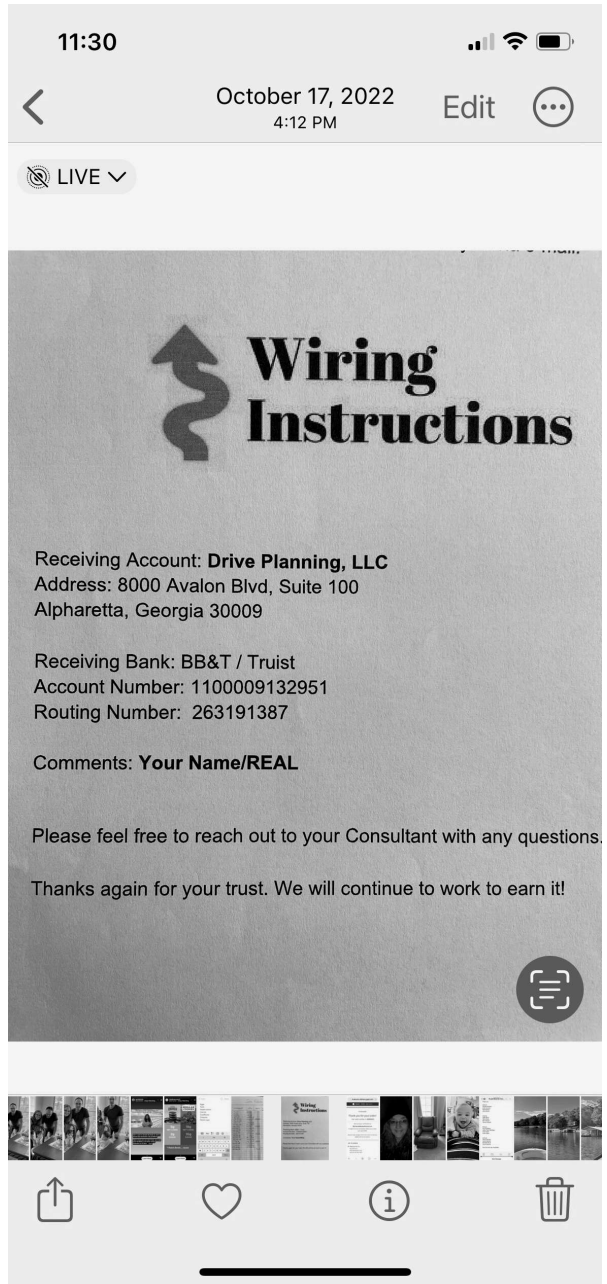
Sent	08/14/2023 4:24:42 PM	Meredith Bruce (+1770864434 6)	I have my finance guy call tomorrow at 4. When are you free prior for a brief call?
Received	08/14/2023 4:26:21 PM	Meredith Bruce (+1770864434 6)	Of course
Sent	08/14/2023 4:47:14 PM	Meredith Bruce (+1770864434 6)	He just happen to call me jsut now because he freed up. Call me whenever you have a sec. Tomorrow morning is fine if busy now.
Received	08/14/2023 5:15:43 PM	Meredith Bruce (+1770864434 6)	I'm in a meeting now and then a zoom at 6:30. Sorry!
Sent	08/14/2023 5:16:55 PM	Meredith Bruce (+1770864434 6)	No problem. I got the scoop on funds and he is initiating sale of mutual funds tomorrow. Want to talk with you about the rest. (tomorrow.)
Received	08/14/2023 5:24:29 PM	Meredith Bruce (+1770864434 6)	Call me whenever u can in the morning.
Sent	08/15/2023 9:21:43 AM	Meredith Bruce (+1770864434 6)	Howdy. I'm free now till 11.
Sent	08/15/2023 2:01:41 PM	Meredith Bruce (+1770864434 6)	Dman stock market.. Accounts down \$1200 today combined and doesn't look like he sold yet.
Sent	08/15/2023 2:02:04 PM	Meredith Bruce (+1770864434 6)	Oh well
Sent	08/15/2023 2:02:32 PM	Meredith Bruce (+1770864434 6)	I got the Roth Ira intro email from American IRA.
Received	08/15/2023 2:04:01 PM	Meredith Bruce (+1770864434 6)	 they'll trade at market close today. You need to establish that account so that we can move your Roth over to that. Go ahead and fill out the application that she sent you. And I know that you have to upload your drivers license and a statement from your Roth account and attach it to your application .
Sent	08/15/2023 2:10:56 PM	Meredith Bruce (+1770864434 6)	I'll try and figure it out.

Sent	08/15/2023 3:10:23 PM	Meredith Bruce (+1770864434 6)	Account funding option when from America IRA... Rollover contribution or direct rollover?
Received	08/15/2023 3:11:22 PM	Meredith Bruce (+1770864434 6)	Direct rollover.
Sent	08/15/2023 3:11:52 PM	Meredith Bruce (+1770864434 6)	Thx
Sent	08/15/2023 3:12:48 PM	Meredith Bruce (+1770864434 6)	That pops up saying thats a rollover from employer sponsored plan. Thats not correct.
Received	08/15/2023 3:14:30 PM	Meredith Bruce (+1770864434 6)	No that's not. Did Maryssa include her number? I'm thinking that maybe we should call her.
Sent	08/15/2023 3:46:11 PM	Meredith Bruce (+1770864434 6)	No #
Received	08/15/2023 3:49:32 PM	Meredith Bruce (+1770864434 6)	Click to download text/x-vCard
Sent	08/15/2023 4:01:35 PM	Meredith Bruce (+1770864434 6)	Left her a voicemail
Received	08/15/2023 4:01:55 PM	Meredith Bruce (+1770864434 6)	
Sent	08/15/2023 4:02:33 PM	Meredith Bruce (+1770864434 6)	Make me stop looking at the market.. It's a losing kind of day. Boooo
Sent	08/17/2023 11:22:03 AM	Meredith Bruce (+1770864434 6)	I talked to Maryssa this morning. She said the Roth classification would be a transfer.
Received	08/17/2023 11:23:17 AM	Meredith Bruce (+1770864434 6)	Awesome
Received	08/17/2023 2:26:50 PM	Meredith Bruce (+1770864434 6)	You didn't get the other funds yet, correct?
Sent	08/17/2023 2:27:47 PM	Meredith Bruce (+1770864434 6)	They are cashed out and transfer is being initiated to me. As soon as I see the verified dollar amount I'll fill out the new form you sent.

Received	08/17/2023 2:28:32 PM	Meredith Bruce (+1770864434 6)	OK, awesome. I just want to make sure that I am up to speed with you. I will wait to hear from you.
Sent	08/17/2023 2:28:34 PM	Meredith Bruce (+1770864434 6)	He also verified they will not withhold taxes per our request for traditional Ira. I'm trying to find time to do the Roth paperwork.
Received	08/17/2023 2:28:53 PM	Meredith Bruce (+1770864434 6)	Liked "He also verified they will not withhold taxes per ..."
Sent	08/17/2023 2:29:42 PM	Meredith Bruce (+1770864434 6)	I'm going to watch the market since it dropped this week and ask him to cash out traditional if there is a good + run to get back where it was. I want to do real program on that portion next month so time for that.
Sent	08/17/2023 2:30:06 PM	Meredith Bruce (+1770864434 6)	Roth I'll do asap. May need your help with the forms Maryssa sent over.
Received	08/17/2023 2:30:24 PM	Meredith Bruce (+1770864434 6)	
Sent	08/17/2023 3:31:35 PM	Meredith Bruce (+1770864434 6)	My truiest guy didn't seem to excited to get on the phone with you. Don't think we need him now though. I got the facts and the ball is rolling.
Received	08/17/2023 3:44:06 PM	Meredith Bruce (+1770864434 6)	We don't have to call. U did everything.
Sent	08/17/2023 3:44:36 PM	Meredith Bruce (+1770864434 6)	I try. 😊
Received	08/17/2023 3:49:15 PM	Meredith Bruce (+1770864434 6)	Laughed at "I try. 😊"

Sent	08/18/2023 9:22:18 AM	Meredith Bruce (+17708644346)	 <p>Download</p> <p>Which one of these am I selecting for American IRA setup? Option 1 or 2</p>
Received	08/18/2023 9:26:31 AM	Meredith Bruce (+17708644346)	I would evaluate how u will use the account. Do u plan on going in and out a lot? If so #2 seems reasonable.
Sent	08/18/2023 9:26:53 AM	Meredith Bruce (+17708644346)	Set it and forget it isy approach.
Sent	08/18/2023 4:11:28 PM	Meredith Bruce (+17708644346)	Money being transferred on Monday. Have a great weekend.
Received	08/18/2023 4:11:49 PM	Meredith Bruce (+17708644346)	Woohoo!!!
Sent	08/18/2023 4:12:13 PM	Meredith Bruce (+17708644346)	Maryssa and I making progress.

Received	08/18/2023 4:12:45 PM	Meredith Bruce (+1770864434 6)	Good! Is it difficult?
Sent	08/18/2023 4:18:13 PM	Meredith Bruce (+1770864434 6)	Not so far.. Just getting account set up. Sending transfer form over weekend.
Received	08/21/2023 10:59:50 AM	Meredith Bruce (+1770864434 6)	Good morning 🧡 Do we have funds yet?
Sent	08/21/2023 11:00:51 AM	Meredith Bruce (+1770864434 6)	No 😬. I emailed them about 10 mins ago. I'll keep you posted.
Received	08/21/2023 11:01:20 AM	Meredith Bruce (+1770864434 6)	👍
Sent	08/21/2023 11:18:41 AM	Meredith Bruce (+1770864434 6)	She replied she will be sending me forms today for transfer.
Received	08/21/2023 11:19:33 AM	Meredith Bruce (+1770864434 6)	OK. Let me know if you need help.
Sent	08/21/2023 4:55:45 PM	Meredith Bruce (+1770864434 6)	OK.. I'll have funds in my bank on Wednesday. I have the amount. \$87963.00
Received	08/21/2023 6:08:32 PM	Meredith Bruce (+1770864434 6)	👍
Sent	08/22/2023 9:53:17 AM	Meredith Bruce (+1770864434 6)	Good morning. Just filled out the drive planning and w9 forms. I'll let you know when funds are available. I'm expecting to receive tomorrow and should be available to wire to you on Thursday.
Received	08/22/2023 10:12:13 AM	Meredith Bruce (+1770864434 6)	Awesome 😎
Sent	08/22/2023 12:11:24 PM	Meredith Bruce (+1770864434 6)	I see the money in my bank.. Still as "processing" but good to go by tomorrow.
Received	08/22/2023 12:13:43 PM	Meredith Bruce (+1770864434 6)	👍
Sent	08/22/2023 5:05:24 PM	Meredith Bruce (+1770864434 6)	With all the moving pieces, I forgot I have to schedule a bank appt to wire the money. I made an appt for 10:30


			tomorrow. Am I okay sending the money tomorrow?
Received	08/22/2023 5:06:28 PM	Meredith Bruce (+1770864434 6)	Absolutely. Just text me whenever you're done with the wire so I can turn it in.
Sent	08/22/2023 5:07:28 PM	Meredith Bruce (+1770864434 6)	Can you email me the wire instructions again so I don't have to go digging.
Received	08/22/2023 5:08:01 PM	Meredith Bruce (+1770864434 6)	 <p>11:30</p> <p>October 17, 2022 4:12 PM</p> <p>Edit</p> <p>LIVE</p> <p>Wiring Instructions</p> <p>Receiving Account: Drive Planning, LLC Address: 8000 Avalon Blvd, Suite 100 Alpharetta, Georgia 30009</p> <p>Receiving Bank: BB&T / Truist Account Number: 1100009132951 Routing Number: 263191387</p> <p>Comments: Your Name/REAL</p> <p>Please feel free to reach out to your Consultant with any questions.</p> <p>Thanks again for your trust. We will continue to work to earn it!</p> <p>Download</p>
Received	08/22/2023 5:08:12 PM	Meredith Bruce (+1770864434 6)	Want me to email as well?

Sent	08/22/2023 5:08:29 PM	Meredith Bruce (+1770864434 6)	😊 . This is perfect
Received	08/22/2023 5:08:40 PM	Meredith Bruce (+1770864434 6)	👍
Received	08/23/2023 10:57:57 AM	Meredith Bruce (+1770864434 6)	I am about to enter an 11 AM appointment but I wanted to check and make sure that you sent the wire at 10:30 this morning
Sent	08/23/2023 10:58:51 AM	Meredith Bruce (+1770864434 6)	Yep.. Should be sent out any min. Already left the bank.
Sent	08/23/2023 11:55:10 AM	Meredith Bruce (+1770864434 6)	Also connected with Maryssa today and my part is done, just waiting for the transfer to complete. I don't know the time line.
Received	08/23/2023 12:10:36 PM	Meredith Bruce (+1770864434 6)	I have turned in your contract and I will get confirmation by tomorrow that your contract was matched with your wire transfer.
Sent	08/23/2023 12:10:59 PM	Meredith Bruce (+1770864434 6)	👍
Sent	08/24/2023 5:56:51 PM	Meredith Bruce (+1770864434 6)	Any updates?
Received	08/24/2023 5:59:19 PM	Meredith Bruce (+1770864434 6)	I just realized when you texted me that I did not send you a text this afternoon. It was in the box. I just didn't hit the green arrow. Lol I apologize. Your wire was received and matched to your contract. You'll probably get your promissory note tomorrow or Monday. But you are good to go! Congratulations!
Sent	08/24/2023 6:00:15 PM	Meredith Bruce (+1770864434 6)	Great thanks. 2 to go.. Roth and trad ira next month. 😊
Received	08/24/2023 6:00:36 PM	Meredith Bruce (+1770864434 6)	👍
Received	08/25/2023 12:58:08 PM	Meredith Bruce (+1770864434 6)	Good afternoon, your promissory note is in your inbox!

Sent	08/25/2023 1:36:28 PM	Meredith Bruce (+1770864434 6)	Yep. Yay!
Sent	09/01/2023 12:54:30 PM	Meredith Bruce (+1770864434 6)	Hey! Roth Ira is being transferred on Tues. Have a great labor day weekend
Received	09/01/2023 12:59:05 PM	Meredith Bruce (+1770864434 6)	Woohoo! You too!
Sent	09/11/2023 9:32:48 AM	Meredith Bruce (+1770864434 6)	Good morning. Let me know when your avail for a quick call. Or just call me when able. 😊
Received	09/11/2023 9:34:46 AM	Meredith Bruce (+1770864434 6)	I'll call u in a few hours. I'm in appts all morning.
Sent	09/11/2023 9:35:00 AM	Meredith Bruce (+1770864434 6)	👍
Sent	09/11/2023 12:20:04 PM	Meredith Bruce (+1770864434 6)	On docusign, I put NO for client will wire money since I won't be sending by wire. If wrong let me know
Received	09/11/2023 12:20:54 PM	Meredith Bruce (+1770864434 6)	Put no
Sent	09/13/2023 2:39:16 PM	Meredith Bruce (+1770864434 6)	Hey. Initiating transfer of trad ira to my account today. Should be settled by Friday. I would like to fund the account on next Friday. 22nd. Just FYI.. If you want to send docusign for it now we can, or wait until early next week.
Received	09/13/2023 2:42:26 PM	Meredith Bruce (+1770864434 6)	If you want your contract date to be September 22, then we should wire on Thursday, September 21.
Received	09/13/2023 2:44:05 PM	Meredith Bruce (+1770864434 6)	I'll send the docusign later when I'm back at my desk.
Sent	09/13/2023 2:50:09 PM	Meredith Bruce (+1770864434 6)	Cool
Sent	09/15/2023 12:18:41 PM	Meredith Bruce (+1770864434 6)	Hey. Just letting you know I'm on vacation till Wednesday. I got the funds and your docusign. We will get it all done next week.


Received	09/15/2023 12:19:42 PM	Meredith Bruce (+1770864434 6)	Awesome. Have a great trip!!!
Sent	09/18/2023 12:31:00 PM	Meredith Bruce (+1770864434 6)	I just filled out the docusign. Ill plan on wiring the funds on Thursday so it's funded on Friday.
Received	09/18/2023 12:34:02 PM	Meredith Bruce (+1770864434 6)	That's a fun vacation activity. Lol
Sent	09/18/2023 12:40:06 PM	Meredith Bruce (+1770864434 6)	I'll be home tomorrow night. Parties nearly over.
Received	09/18/2023 12:42:22 PM	Meredith Bruce (+1770864434 6)	Laughed at "I'll be home tomorrow night. Parties nearly over. "
Received	09/20/2023 9:18:03 AM	Meredith Bruce (+1770864434 6)	Sorry, I'm in a meeting and can't talk. Please text me and I can respond.
Sent	09/20/2023 9:18:58 AM	Meredith Bruce (+1770864434 6)	Hi going to forward you a msg from American IRA. Not understanding it and will ask you before I reply to them. I finalized the forms with them this morning and this is her response.
Received	09/20/2023 9:21:08 AM	Meredith Bruce (+1770864434 6)	I'm in meetings til 11 or so. Maryssa will take ur call and she's very helpful. Feel free to call her if u need something before I'm free.
Sent	09/20/2023 9:21:18 AM	Meredith Bruce (+1770864434 6)	
Sent	09/20/2023 9:35:03 AM	Meredith Bruce (+1770864434 6)	Give me a call when you have a min after your meetings. Need to make sure we address their min balance in Ira correctly. Basically they need \$750 cash balance, which will come out of Roth and be held. The rest funded.. Just bumner to hear this at the finish line. Less to invest.
Sent	09/20/2023 1:02:08 PM	Meredith Bruce (+1770864434 6)	Hi. Sorry i stepped out for lunch. I'm free now or let me know when you are. Thx.
Received	09/21/2023 10:03:50 AM	Meredith Bruce (+1770864434 6)	Good morning sunshine! I just sent you a blank doc you sign for your Roth. Please change the amount to \$13,879.23. I'll get it turned in and you should be good to go.

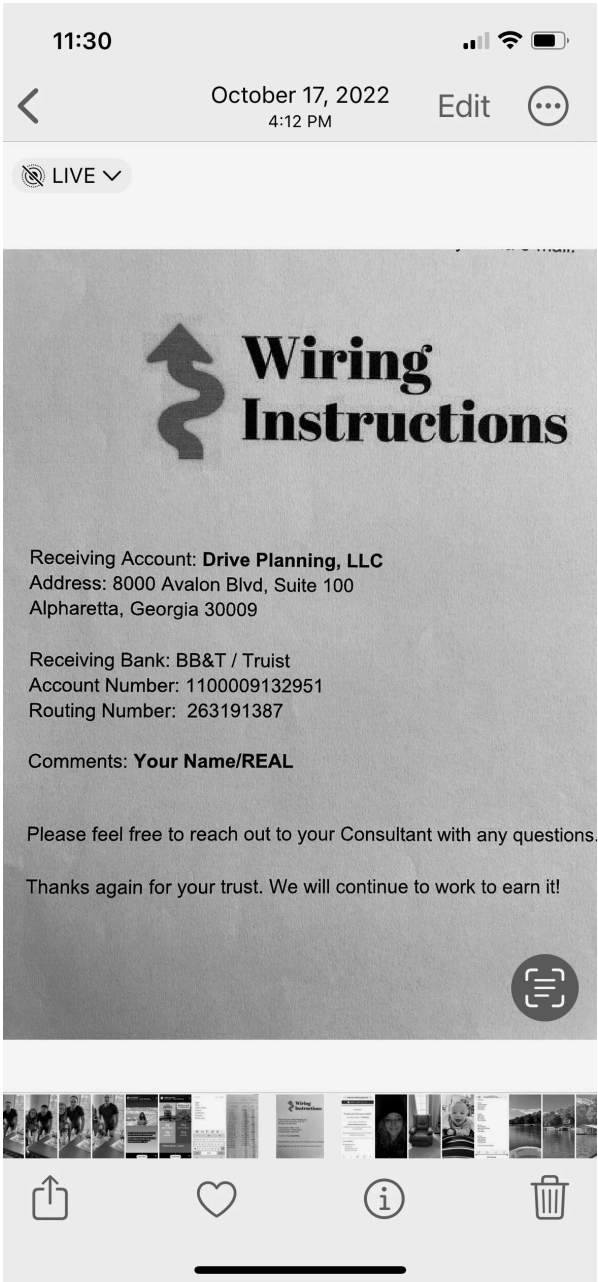
Received	09/21/2023 10:16:32 AM	Meredith Bruce (+1770864434 6)	I'm on it!!!
Sent	09/21/2023 3:31:45 PM	Meredith Bruce (+1770864434 6)	Hi. Final wire just completed. 48,832
Received	09/21/2023 3:32:18 PM	Meredith Bruce (+1770864434 6)	I'll track it!
Sent	09/21/2023 3:52:29 PM	Meredith Bruce (+1770864434 6)	I have a favor to ask, not urgent, but could you reconfigure the drive planning forecast sheet from our initial presentation for the dollar amounts I now have deposited. Doesn't need to be exact (like not seperate for each of the 4), but 1 for the gross amount invested , and one for the Roth account. I'd like to file it away as a reference.
Received	09/21/2023 4:15:51 PM	Meredith Bruce (+1770864434 6)	Absolutely. I will do a sheet for each investment. But u don't have 4 accounts u have 3. Right? 8/24. 87,963 Roth 13,879.23 And the one from today 48,832
Sent	09/21/2023 4:16:46 PM	Meredith Bruce (+1770864434 6)	Original for 30k..how quickly you forget how long you have known me 😊
Received	09/21/2023 4:19:01 PM	Meredith Bruce (+1770864434 6)	Oh yeah!!!! It's way back in my log. That's from July. I forgot it in my head but found it. I'll send them soon.
Received	09/21/2023 4:20:35 PM	Meredith Bruce (+1770864434 6)	Did u get a breakout sent to u from the IRAs?
Sent	09/21/2023 4:22:10 PM	Meredith Bruce (+1770864434 6)	We just guesstimated 157k initially, plus the Roth at 15k.
Sent	09/25/2023 11:09:21 AM	Meredith Bruce (+1770864434 6)	Good morning. Can you follow up with status of Roth Ira. I have not seen the promissory note yet. Maybe it takes a little longer since we just got the details re-sent last week.
Received	09/25/2023 11:14:46 AM	Meredith Bruce (+1770864434 6)	The Roth takes a minute. It'll be a week or so. I already confirmed that they received the wire. They have to process it , Drive Planning sends over documents, they go back and forth quite a few times.

Sent	09/25/2023 11:15:04 AM	Meredith Bruce (+1770864434 6)	OK cool. Thanks
Sent	09/25/2023 12:59:55 PM	Meredith Bruce (+1770864434 6)	Edithe jsut called from American IRA. She was still waiting to hear about what we were doing.. I told her I discussed with you last week we will have to reduce amount and hold the 750. Drive planning had not provided that update. I told her and she said she will follow up with them.
Received	09/25/2023 1:01:10 PM	Meredith Bruce (+1770864434 6)	Well, I don't know who Edith is so I'm gonna call there right away. I've been working with Marisa and she is supposedly on top of everything and is aware of what's going on.
Sent	09/25/2023 1:01:43 PM	Meredith Bruce (+1770864434 6)	She is supporting Maryssa is my understanding but yes, a disconnect.
Sent	09/25/2023 1:01:47 PM	Meredith Bruce (+1770864434 6)	Thx
Received	09/25/2023 1:07:41 PM	Meredith Bruce (+1770864434 6)	I left a message for Maryssa. I've spoken with her and Drive Planning on Friday and everything was in motion and correct on Friday. I'm on it and will recheck this afternoon. I'll keep u posted.
Sent	09/25/2023 1:12:29 PM	Meredith Bruce (+1770864434 6)	OK. The ladies name is Edythe that called me.
Received	09/25/2023 1:13:24 PM	Meredith Bruce (+1770864434 6)	
Sent	09/25/2023 3:40:42 PM	Meredith Bruce (+1770864434 6)	Just received and signed the corrected documents from American IRA.
Received	09/25/2023 3:41:52 PM	Meredith Bruce (+1770864434 6)	I haven't heard from them yet.
Sent	09/25/2023 3:42:39 PM	Meredith Bruce (+1770864434 6)	All good now it seems. This contained the correct amount minus the 750. 13879.23
Received	09/25/2023 3:44:27 PM	Meredith Bruce (+1770864434 6)	Ok. Then they're doing what they're supposed to do.

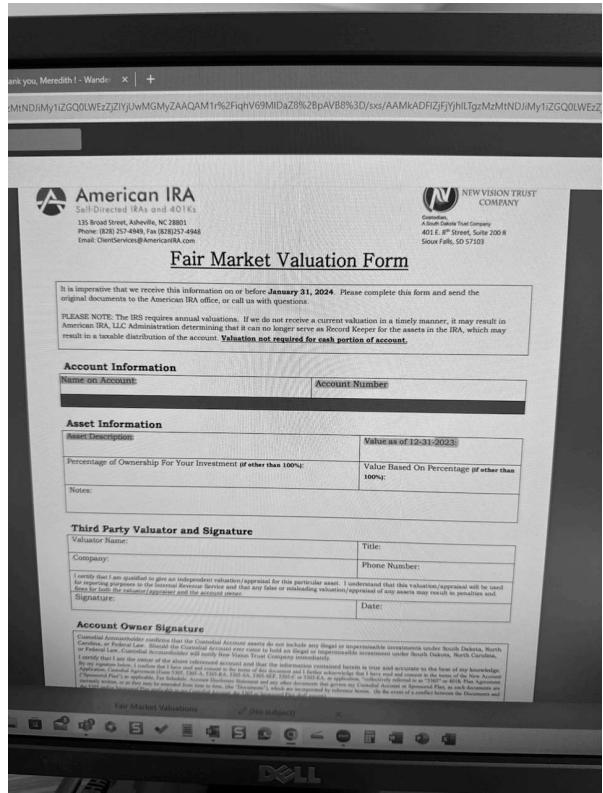
Sent	09/25/2023 4:17:54 PM	Meredith Bruce (+1770864434 6)	Just got call for final verification....still moving ahead in the right direction.
Received	09/25/2023 4:18:47 PM	Meredith Bruce (+1770864434 6)	👏👏 woohoo
Sent	09/25/2023 4:39:38 PM	Meredith Bruce (+1770864434 6)	Ouch.. And as soon as it's setup they send me invoice for \$426.40. Of that \$141 in fees. Yay!.. Guess they take that out of the 750? Says paid and balance zero.
Sent	09/25/2023 4:40:15 PM	Meredith Bruce (+1770864434 6)	I forwarded it to you in email.
Received	09/25/2023 4:44:21 PM	Meredith Bruce (+1770864434 6)	I looked at it. Don't get caught up on that nonsense with fees. I know that it's annoying, but it is so worth what you will be receiving on the other end. All the companies do the same thing.
Sent	09/25/2023 4:44:58 PM	Meredith Bruce (+1770864434 6)	Ya no worries. You told me in advance. Was just sharing.
Received	09/25/2023 4:45:17 PM	Meredith Bruce (+1770864434 6)	Liked "Ya no worries. You told me in advance. Was just sh..."
Sent	09/26/2023 10:23:56 AM	Meredith Bruce (+1770864434 6)	Morning. Question, on 15k in program about how much can I guesstimate goes to taxes out of the 1500 in interest per qtr?
Received	09/26/2023 10:25:16 AM	Meredith Bruce (+1770864434 6)	I'm actually doing your green sheets right now. They will be in your inbox in a few minutes. Your Roth funds have no taxes due.
Sent	09/26/2023 10:26:47 AM	Meredith Bruce (+1770864434 6)	I was trying to guesstimate car payment amount that the 15k I'm going to add next month will be after taxes.
Sent	09/26/2023 10:27:02 AM	Meredith Bruce (+1770864434 6)	And cool. Thanks for working on those.
Received	09/26/2023 10:35:13 AM	Meredith Bruce (+1770864434 6)	Just sent. If you need me to help you figure out how to handle some funds, let's chat.
Sent	09/26/2023 10:35:46 AM	Meredith Bruce (+1770864434 6)	I do.. Trying to get the car thing right.

Received	09/26/2023 10:36:16 AM	Meredith Bruce (+1770864434 6)	When r u available?
Sent	09/26/2023 10:36:27 AM	Meredith Bruce (+1770864434 6)	Now 😊
Sent	09/26/2023 10:52:24 AM	Meredith Bruce (+1770864434 6)	Don't see any renewal emails for 30k from 7/24.
Received	09/26/2023 10:52:57 AM	Meredith Bruce (+1770864434 6)	I'm emailing her now. Lol
Sent	09/26/2023 3:11:18 PM	Meredith Bruce (+1770864434 6)	Looks like a got my money out of market just in time. Big losses last week and Dow down 400 pts today. WHEW! #grateful. Thanks.
Received	09/26/2023 3:12:14 PM	Meredith Bruce (+1770864434 6)	Just in time!
Sent	09/26/2023 4:24:05 PM	Meredith Bruce (+1770864434 6)	I received the end of 90 day loan balance doc. If I'll be adding funds to this account, do I still just fill it out with "N/A" on line 1-3 now, and add funds at maturity?
Sent	09/26/2023 4:27:59 PM	Meredith Bruce (+1770864434 6)	Nevermind..i opened it and see I can add funds on line 4. I'll wait for the moment before I fill it out.
Received	09/26/2023 5:07:36 PM	Meredith Bruce (+1770864434 6)	Hey! You just have to return that email 10 days before your contract date. So you have plenty of time to figure out what you would like to do. If you would like to add funds, I suggest wiring it two days before your contract date so that they have time to process it and it gets there on time.
Sent	09/26/2023 5:07:57 PM	Meredith Bruce (+1770864434 6)	👍 👍 👍 👍 👍 👍
Received	09/29/2023 11:12:55 AM	Meredith Bruce (+1770864434 6)	Your Roth promissory note is in your inbox!
Sent	09/29/2023 11:13:12 AM	Meredith Bruce (+1770864434 6)	Thx. Have a good weekend
Received	09/29/2023 11:13:29 AM	Meredith Bruce (+1770864434 6)	You too!

Sent	10/10/2023 9:01:19 AM	Meredith Bruce (+1770864434 6)	Good morning. I signed the maturity form for drive planning and I'll be adding 16k to my first promissory note. Do I just send the new funds near the maturity date?
Received	10/10/2023 9:02:35 AM	Meredith Bruce (+1770864434 6)	Good morning! Yes. I would send the wire two days before your maturity date. That way it is in there on your maturity date and ready to roll out in the new term.
Sent	10/10/2023 9:02:57 AM	Meredith Bruce (+1770864434 6)	
Sent	10/19/2023 3:14:28 PM	Meredith Bruce (+1770864434 6)	Hey. Wiring 16k to drive planning today to add to my original note thats due on 24th... I filled out the form last week to DP notifying of my end of term plan. Filled out their docusign. Will you reach out to them and make sure it gets connected to the account? I can do it also but didn't remember which person..lots of emails from them.
Sent	10/19/2023 3:15:34 PM	Meredith Bruce (+1770864434 6)	The guy at bank of america said he did another wire to drive planning yesterday for a guy....small world.
Received	10/19/2023 3:17:35 PM	Meredith Bruce (+1770864434 6)	That's funny, it is a small world! I will make sure that it gets into your account. Do u need the wiring instructions?
Sent	10/19/2023 3:18:17 PM	Meredith Bruce (+1770864434 6)	Nope. Have that saved.

Received	10/19/2023 3:18:20 PM	Meredith Bruce (+1770864434 6)	 <p>Download</p>
Received	10/19/2023 3:18:31 PM	Meredith Bruce (+1770864434 6)	Of course u do! Lol
Sent	10/20/2023 11:49:35 AM	Meredith Bruce (+1770864434 6)	Reminder to follow up on yesterday's wire if you havent already. 😊
Received	10/20/2023 11:50:17 AM	Meredith Bruce (+1770864434 6)	Already did. Lol I sent an email first thing this morning, so I'm sure I will get confirmation late this afternoon. As soon as I hear something I will text you.
Sent	10/20/2023 11:50:34 AM	Meredith Bruce (+1770864434 6)	Awesome

Received	10/20/2023 1:35:01 PM	Meredith Bruce (+1770864434 6)	Ur new promissory note is in ur box. 😊 Confirmed lol
Sent	10/20/2023 2:23:29 PM	Meredith Bruce (+1770864434 6)	Saw it. Thx
Sent	11/14/2023 9:14:37 AM	Meredith Bruce (+1770864434 6)	Good morning.. Do you know if drive planning charges a fee when you take out funds? Looking to set up \$500 withdraw.. But if fee every time I'll probably take a bigger amount.
Received	11/14/2023 9:16:40 AM	Meredith Bruce (+1770864434 6)	No fees
Sent	11/14/2023 9:17:23 AM	Meredith Bruce (+1770864434 6)	OK good. I'm going to start taking out monthly for that one car payment.
Received	12/14/2023 11:23:05 AM	Meredith Bruce (+1770864434 6)	Hey Brian, it's Meredith. I saw your email and I know that American IRA has to have something called a fair market valuation form filled out or signed. I am actually going to see them tomorrow and may get better clarification. So I will let you know whether you need to listen to that webinar. I think you do not have to, but I will get clarification.
Sent	12/14/2023 11:28:55 AM	Meredith Bruce (+1770864434 6)	Thanks a bunch
Sent	12/18/2023 11:35:01 AM	Meredith Bruce (+1770864434 6)	Checking if you found out if I need to do anything with American IRA?
Received	12/18/2023 11:36:19 AM	Meredith Bruce (+1770864434 6)	There is an asset valuation that needs to be filled out by the end of January. It is in those forms that they sent you. I am not in front of my computer and I will send you a text or an email in a little while with the proper term of which form you have to fill out.
Received	12/18/2023 2:21:53 PM	Meredith Bruce (+1770864434 6)	FMV fair market valuation I'm not sure if I have to sign this and verify your accounts or if they sign it. I will find out after the holidays and will do it in January. It's not due till January 31 and it Hass to have your values as of December 31, 2023. Here's a picture of the form just so you can keep it in your email.

Received	12/18/2023 2:22:09 PM	Meredith Bruce (+1770864434 6)	
Sent	12/18/2023 2:23:30 PM	Meredith Bruce (+1770864434 6)	OK thanks.
Sent	12/19/2023 4:05:23 PM	Meredith Bruce (+1770864434 6)	Are ya still working this week? I'd like to chat about something whenever you have a free few mins.
Received	12/19/2023 4:06:22 PM	Meredith Bruce (+1770864434 6)	I'm always working. Lol. Can u talk now?
Received	12/22/2023 6:14:24 PM	Meredith Bruce (+1770864434 6)	I noticed that you received a renewal email this morning. We have to talk about your tax deductions before you fill these next few out.
Sent	12/22/2023 6:14:45 PM	Meredith Bruce (+1770864434 6)	Ok
Sent	12/22/2023 6:15:26 PM	Meredith Bruce (+1770864434 6)	I didn't see the email. But I'll hold of on signing if I find it.
Received	12/22/2023 6:17:47 PM	Meredith Bruce (+1770864434 6)	👍

Sent	12/29/2023 11:20:52 AM	Meredith Bruce (+1770864434 6)	Just called to say Hi. Submitted my app for the heloc today. Woohoo. Happy new year. We can connect next week. I never saw the monthly drive planning notification for January. 🙏
Received	12/29/2023 11:36:28 AM	Meredith Bruce (+1770864434 6)	Hey Brian! I'm on a family vacation til next week. Let's run all the numbers on a green sheet when I get back. I'm assuming u know all the fees and rates by now. I also have a heloc connection that has lower fees than most if you'd like to compare also! I'm in a theme park so I don't know your dates offhand, what is your contract date for the notice that you're looking for? I know there are a few days behind according to the others that I see going out probably due to the holidays.
Sent	12/29/2023 11:38:01 AM	Meredith Bruce (+1770864434 6)	Enjoy your trip. We can connect next week. I would like to explore the other heloc. I think I'm pretty good now at prime minus 1%.. Cheers
Received	12/29/2023 11:39:42 AM	Meredith Bruce (+1770864434 6)	If u text me ur email I can ask the rep to send u a link to fill out. I'm not near my computer so I don't know it.
Sent	12/29/2023 11:40:02 AM	Meredith Bruce (+1770864434 6)	B.hauger@comcast.net
Received	12/29/2023 11:40:40 AM	Meredith Bruce (+1770864434 6)	👍 . It'll come from Melissa Graham.
Sent	01/02/2024 8:45:56 AM	Meredith Bruce (+1770864434 6)	Good morning. Happy new year! Fyi my step dad Gary Bump will be reaching out to you about drive planning. 😊
Received	01/02/2024 8:46:35 AM	Meredith Bruce (+1770864434 6)	I'll take great care of him. 😊
Received	01/02/2024 11:25:22 AM	Meredith Bruce (+1770864434 6)	How'd the conversation go with Melissa Graham? Was she better with rates or fees?
Sent	01/02/2024 11:27:49 AM	Meredith Bruce (+1770864434 6)	Nice lady. Her rates were higher. Prime plus .75 vs prime minus 1.01 with my other lender so I'm proceeding with the first one I found. I already have docs into them and waiting for next steps this week. They will do a market analysis for appraiser so will be curious to see where

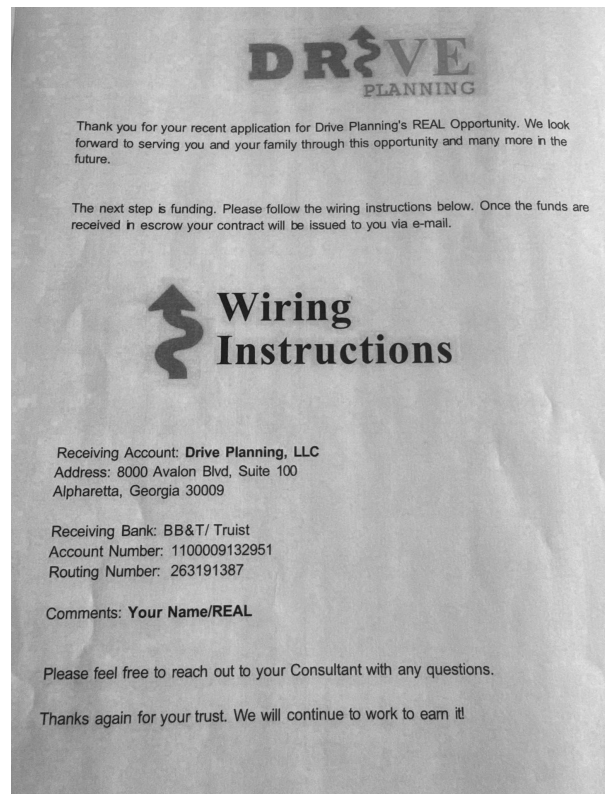
			they land. Not sure if I'll get the full 200k but should be 150-200..
Sent	01/02/2024 11:28:49 AM	Meredith Bruce (+1770864434 6)	Monthly payment will be less than I estimated too, even at full 200k loan it will be around \$1400/m, vs 2100 I guessed.
Received	01/04/2024 1:52:36 PM	Meredith Bruce (+1770864434 6)	When do u have a minute to chat? I'm figuring out your taxes, and when you have to pull money out of the program and I have a few questions.
Sent	01/04/2024 1:53:09 PM	Meredith Bruce (+1770864434 6)	Give me 10 mins. I'll call. You.
Received	01/04/2024 1:53:20 PM	Meredith Bruce (+1770864434 6)	👍
Sent	01/05/2024 5:36:04 PM	Meredith Bruce (+1770864434 6)	Got approved for the full 200k. 😊😊💰
Received	01/05/2024 5:36:32 PM	Meredith Bruce (+1770864434 6)	Woohoo 🎉🎉🎉
Sent	01/08/2024 9:56:28 AM	Meredith Bruce (+1770864434 6)	Howdy. Let's connect today or tomorrow on taxes and stuff. Just let me know when you have time.
Received	01/08/2024 9:57:34 AM	Meredith Bruce (+1770864434 6)	Ok. I'm out on an appointment this morning. I'll look when I get back. Talk soon!
Sent	01/08/2024 1:30:18 PM	Meredith Bruce (+1770864434 6)	Just heading home. Call in a bit
Received	01/08/2024 1:59:45 PM	Meredith Bruce (+1770864434 6)	Sorry, I'm on another call. I'll call you back shortly.
Sent	01/08/2024 1:59:53 PM	Meredith Bruce (+1770864434 6)	Okay
Sent	01/09/2024 9:19:44 AM	Meredith Bruce (+1770864434 6)	Good morning. One thing we forgot to cover was the form for American IRA I need to fill out.
Received	01/09/2024 9:21:52 AM	Meredith Bruce (+1770864434 6)	Yes, those have to be done by January 31st. I didn't get that far yet. lol
Sent	01/17/2024 1:57:35 PM	Meredith Bruce (+1770864434 6)	Hi. In Vegas this week spending all my drive planning money.. Haha. we closed

		6)	on the heloc Monday. I'll have funds sometime Friday. I have a bank appt on Monday to wire the funds. Will be 200k even.
Sent	01/17/2024 1:58:10 PM	Meredith Bruce (+1770864434 6)	Even the closing attorney was surprised at my rate and said I got a hell of a deal. I like hearing that.
Received	01/17/2024 2:49:54 PM	Meredith Bruce (+1770864434 6)	Woohoo 🎉
Sent	01/22/2024 3:12:52 PM	Meredith Bruce (+1770864434 6)	Hey. Need to get together this week and do that America Ira form
Received	01/22/2024 3:14:00 PM	Meredith Bruce (+1770864434 6)	Yes we do. Did you go to the bank today?
Sent	01/22/2024 3:15:18 PM	Meredith Bruce (+1770864434 6)	No.. Frickin title company hasn't sent funds yet. Suppose to be Friday. The closing attorney is calling them back now, already called this morning. Frustrating. I have an appt at bank tomorrow at 1230. Hopefully resolved by then.
Received	01/22/2024 3:16:34 PM	Meredith Bruce (+1770864434 6)	Ok. Just please text me when you go. Cause I have to do things in the background.
Sent	01/22/2024 3:25:49 PM	Meredith Bruce (+1770864434 6)	OK.. I may need to change funding amount to 190k instead..i can add back laterif I don't need it. I'll let you know.
Received	01/22/2024 3:26:22 PM	Meredith Bruce (+1770864434 6)	👍
Sent	01/23/2024 8:44:25 AM	Meredith Bruce (+1770864434 6)	Good morning. I am going to change the amount to 190k. I know you need to edit the doc application. Still waiting on wire. Hoping this morning.
Received	01/23/2024 8:44:55 AM	Meredith Bruce (+1770864434 6)	I'll send you a new docusign.
Received	01/23/2024 12:31:06 PM	Meredith Bruce (+1770864434 6)	Got it! Just text me when you're ready to go to the bank. 😊
Sent	01/23/2024 2:16:21 PM	Meredith Bruce (+1770864434 6)	I'll be there tomorrow 12. Just received funds.


Received	01/23/2024 2:16:52 PM	Meredith Bruce (+1770864434 6)	👋👋👋
Sent	01/24/2024 12:37:26 PM	Meredith Bruce (+1770864434 6)	Money wired. We need to still connect on the American IRA and of year report
Received	01/24/2024 12:38:08 PM	Meredith Bruce (+1770864434 6)	Just emailed it to you to sign and return. lol
Sent	01/24/2024 12:38:50 PM	Meredith Bruce (+1770864434 6)	Two minds think alike. I'll look at it this afternoon
Sent	01/30/2024 10:35:29 AM	Meredith Bruce (+1770864434 6)	Howdy. You will likely be contacted by my neighbor Billy Dowd. I sat with him last week and shared details about how awesome you were. He's very interested in hearing more. How soon don't know.. I did my part. 😊
Sent	01/30/2024 10:35:56 AM	Meredith Bruce (+1770864434 6)	I heard Blake finally reached out too for some info. About time. Lol.
Received	01/30/2024 12:32:34 PM	Meredith Bruce (+1770864434 6)	He did! He emailed me on Sunday morning. I'll let you know if your neighbor reaches out. Thank you!
Received	02/13/2024 11:57:14 AM	Meredith Bruce (+1770864434 6)	Hey! The 1099's are combined.
Sent	02/13/2024 12:00:02 PM	Meredith Bruce (+1770864434 6)	OK great.. It was only for like 9k. But I know I owe the rest of taxes for the withdraws.
Received	02/13/2024 12:46:23 PM	Meredith Bruce (+1770864434 6)	Actually, no you don't. The way that these accounts work is that every interest payment made on your account for the calendar year is what your 1099 will be. You can take out zero dollars or all of the dollars and your taxes would be the same. if you need me to clarify that because it's too confusing in a text, feel free to call me I'll be around all afternoon.
Received	02/27/2024 8:10:20 PM	Meredith Bruce (+1770864434 6)	Just read your email. Sounds all good. If you want to review anything else before you hit submit, just let me know. So outside of your inherited IRA, we were pretty much on the money. Correct? I need to know to make sure we do it correctly next year.

Sent	02/27/2024 8:12:49 PM	Meredith Bruce (+1770864434 6)	Yes. I was short 2773..instead of like 6k..the difference of 4k would have been a refund. So it worked out. I'm not submitting till end of March so I'll do one more thorough review. Mostly for any missing deductions.. But minimal if any. Thank you
Received	02/27/2024 8:13:48 PM	Meredith Bruce (+1770864434 6)	Have a great night!
Sent	03/18/2024 12:56:16 PM	Meredith Bruce (+1770864434 6)	How's it going? Just checking in. I'm looking forward to getting all these taxes paid and out of the way. I will have the final withdrawal sometime next week so I can file.
Sent	03/18/2024 12:56:39 PM	Meredith Bruce (+1770864434 6)	Everything good with drive planning portfolio?
Received	03/18/2024 3:01:33 PM	Meredith Bruce (+1770864434 6)	Everything is great! Moving along seamlessly. Did u do ur taxes yet?
Sent	03/18/2024 3:02:14 PM	Meredith Bruce (+1770864434 6)	Can't send them until I get the withdrawal next week.
Received	03/18/2024 3:10:52 PM	Meredith Bruce (+1770864434 6)	How close was I on my estimations of what you would owe? I always ask everyone so that I know how to proceed next year.
Sent	03/18/2024 3:15:27 PM	Meredith Bruce (+1770864434 6)	It was close. I missed that I also cashed out a 20k Ira from my dads death that I also owed taxes on. So about 6k more than we estimated. So that increased my total tax owed.
Received	03/18/2024 3:21:17 PM	Meredith Bruce (+1770864434 6)	OK that's cool. Now I know how to figure them out for next year.
Sent	03/18/2024 3:22:12 PM	Meredith Bruce (+1770864434 6)	Hopefully next year is all straight forward. One 1099int and done.
Received	03/18/2024 3:31:04 PM	Meredith Bruce (+1770864434 6)	It will be. All the conversions are done. Straight forward interest only!
Sent	04/01/2024 12:26:58 PM	Meredith Bruce (+1770864434 6)	Got my taxes paid today. Scratch that off the to-do list.

Received	04/01/2024 12:27:44 PM	Meredith Bruce (+1770864434 6)	I did mine on Friday! lol Hope u guys had a nice Easter!
Sent	04/01/2024 12:38:54 PM	Meredith Bruce (+1770864434 6)	Yes great Easter. Spent the weekend in Ellijay.
Sent	04/13/2024 11:07:29 AM	Meredith Bruce (+1770864434 6)	Everything all right? I'm driving all day won't be able to talk
Received	04/13/2024 11:07:53 AM	Meredith Bruce (+1770864434 6)	Everything is absolutely fantastic! I left you a voicemail.
Sent	04/13/2024 11:08:09 AM	Meredith Bruce (+1770864434 6)	😊
Sent	04/13/2024 12:01:04 PM	Meredith Bruce (+1770864434 6)	Just heard your vm. Yay! I'm in the mountains on a car rally. Excited to call you tomorrow.
Received	04/13/2024 12:30:07 PM	Meredith Bruce (+1770864434 6)	Liked "Just heard your vm. Yay! I'm in the mountains on a..."
Sent	04/14/2024 2:01:04 PM	Meredith Bruce (+1770864434 6)	Hi. Happy Sunday. I'm around and available for a chat anytime before 3 if you are free. Otherwise tomorrow is fine
Received	04/14/2024 2:02:58 PM	Meredith Bruce (+1770864434 6)	Hey! I'm golfing all afternoon. Call me anytime tomorrow!
Sent	04/14/2024 2:03:21 PM	Meredith Bruce (+1770864434 6)	👍 . Have fun
Sent	04/15/2024 10:03:03 AM	Meredith Bruce (+1770864434 6)	I'm avail whenever you are free.
Received	04/15/2024 12:06:17 PM	Meredith Bruce (+1770864434 6)	I'm in an appointment. I'll call u in about an hour.
Received	05/14/2024 3:59:00 PM	Meredith Bruce (+1770864434 6)	I still think that you need to call an accountant. The question is.....can I take out my original contribution amount and leave the earnings inside the 529 plan without taxes or penalties being due? If I Google it, I get conflicting information. I would 100% ask an accountant. Or call an institution that creates 529 plans and

			ask them. Like where you have your account we could simply call them.
Sent	05/14/2024 4:00:59 PM	Meredith Bruce (+1770864434 6)	OK Thanks. If there is taxes and penalties on the whole 48k, then I might as well leave it and let it serve it's purpose. If I'm only taxed on 18k, then definitely worth taking it out. I'll try and get # to call.
Received	05/14/2024 4:02:06 PM	Meredith Bruce (+1770864434 6)	If it is an after tax investment, you should not be charged taxes on the \$32,000
Sent	05/14/2024 4:03:56 PM	Meredith Bruce (+1770864434 6)	That's what I thought. Ill call and find out. In 3 yrs this account will only go up 20k MAX in best case scenario, more likely 12 or so. We know what the program will do vs that.
Received	05/14/2024 4:04:57 PM	Meredith Bruce (+1770864434 6)	Yep!
Received	05/16/2024 12:42:47 PM	Meredith Bruce (+1770864434 6)	<div data-bbox="909 879 1515 1667" data-label="Image"></div>
			Download
Sent	05/16/2024 12:43:26 PM	Meredith Bruce (+1770864434 6)	👍 👍

Sent	05/16/2024 3:37:28 PM	Meredith Bruce (+1770864434 6)	Just finalized call with Blackrock. I should have a check in hand by Tuesday. I'll let you know final amount once received the we can do the docusign. I like the timing (late in month) will align with all my others. 😊💰
Received	05/16/2024 3:38:10 PM	Meredith Bruce (+1770864434 6)	👍
Sent	05/20/2024 6:08:32 PM	Meredith Bruce (+1770864434 6)	Hey. You can go ahead and send me docusign when you have a chance. 48,823.00. I'm going to try and wire it tomorrow if the check I deposited today has cleared.
Received	05/20/2024 6:12:51 PM	Meredith Bruce (+1770864434 6)	Just resent. 😊
Sent	05/21/2024 9:29:16 AM	Meredith Bruce (+1770864434 6)	Good morning. Can the funds be sent via ACH transfer versus wire? My bank charges me 30 for wire, ACH is free so wanted to check.
Received	05/21/2024 9:29:53 AM	Meredith Bruce (+1770864434 6)	I believe it needs to be a wire.
Sent	05/21/2024 9:30:03 AM	Meredith Bruce (+1770864434 6)	OK no problem
Sent	05/21/2024 10:39:28 AM	Meredith Bruce (+1770864434 6)	Transfer sent. Woohoo
Received	05/21/2024 11:01:40 AM	Meredith Bruce (+1770864434 6)	👍
Received	05/22/2024 3:23:14 PM	Meredith Bruce (+1770864434 6)	Wire confirmed 😊
Sent	05/22/2024 3:25:23 PM	Meredith Bruce (+1770864434 6)	👍
Received	05/23/2024 1:42:07 PM	Meredith Bruce (+1770864434 6)	Your new note is in your inbox 😊

Sent	05/23/2024 1:44:54 PM	Meredith Bruce (+1770864434 6)	Thanks. I was hesitating to ask so glad it's all set.
Received	06/07/2024 4:51:40 PM	Meredith Bruce (+1770864434 6)	Happy Friday, my friend! Do you think it would be possible for you to call your brothers friend Nicole Bowen and give her a reference for the program?
Sent	06/07/2024 4:52:09 PM	Meredith Bruce (+1770864434 6)	I talked to blake today and I told him she could call me.
Sent	06/07/2024 4:52:30 PM	Meredith Bruce (+1770864434 6)	He mentioned they are putting a pause on new clients very soon. Everything good?
Received	06/07/2024 4:52:30 PM	Meredith Bruce (+1770864434 6)	
Received	06/07/2024 4:53:58 PM	Meredith Bruce (+1770864434 6)	everything is fantastic! But they are going to pause new deposits starting on the 15th for a short period of time. I do not know what that timeframe is, and apparently this has happened in the past. Remember when I explained to you how they balance the money with percentages of what goes where? Well they are at their limit until they acquire more projects. once they acquire more, we can put in more.
Sent	06/07/2024 4:55:50 PM	Meredith Bruce (+1770864434 6)	Gotcha.. I just signed my doc for adding 6500 on the 22nd. This won't go thru then?
Received	06/07/2024 4:56:55 PM	Meredith Bruce (+1770864434 6)	You can wire it by the 13th which is next week and it will go in. Are you able to do that?
Sent	06/07/2024 4:58:35 PM	Meredith Bruce (+1770864434 6)	Yes. I have it ready. I'll do that Monday.
Received	06/07/2024 5:00:43 PM	Meredith Bruce (+1770864434 6)	
Sent	06/24/2024 4:30:39 PM	Meredith Bruce (+1770864434 6)	Hey. I would have expected to see a new updated loan #4 statement today. It renewed on Saturday 6/22. I sent \$6500 last week to be applied before the cutoff. Can you check on this at your convenience?

Received	06/24/2024 4:33:14 PM	Meredith Bruce (+1770864434 6)	Can u talk?
Sent	06/24/2024 4:33:21 PM	Meredith Bruce (+1770864434 6)	Yes
Received	06/25/2024 1:54:11 PM	Meredith Bruce (+1770864434 6)	Pls read ur email
Sent	06/25/2024 2:06:07 PM	Meredith Bruce (+1770864434 6)	I saw it. Wasn't sure if that was from loan #4 with the 6500 added. I haven't had time to look closely yet.
Received	06/25/2024 2:07:17 PM	Meredith Bruce (+1770864434 6)	I believe it is. I'm talking about the email I sent at 2:05am.
Sent	06/25/2024 2:08:03 PM	Meredith Bruce (+1770864434 6)	No. I need to update you with my gmail. Comcast doesn't always forward so I may not see it. I'll look now
Received	06/25/2024 2:08:25 PM	Meredith Bruce (+1770864434 6)	What's ur email?
Sent	06/25/2024 2:08:33 PM	Meredith Bruce (+1770864434 6)	Hogman4prezz@gmail.com
Sent	06/25/2024 2:08:37 PM	Meredith Bruce (+1770864434 6)	Don't judge.. Lol
Received	06/25/2024 2:09:15 PM	Meredith Bruce (+1770864434 6)	I just resent it. Pls read.
Sent	06/25/2024 2:17:49 PM	Meredith Bruce (+1770864434 6)	Fuck! and okay. I'll pray that it works it's course and I won't panic yet. My wife on the other hand.. Oh my. Thanks for making sure I read this.
Received	06/25/2024 2:18:58 PM	Meredith Bruce (+1770864434 6)	I wanted to be transparent.
Received	06/25/2024 3:48:04 PM	Meredith Bruce (+1770864434 6)	Would u like to talk?
Sent	06/25/2024 3:48:26 PM	Meredith Bruce (+1770864434 6)	Sure. That would be great.

Sent	06/26/2024 2:52:06 PM	Meredith Bruce (+1770864434 6)	Curious.. Are the majority of your clients remaining calm or freaking out? I know there will always be some of the latter, but what are the logical and smart ones saying or thinking? I read Todd's email again and although it was scary it's not doom and gloom... Yet.. Thanks.
Sent	06/26/2024 2:53:51 PM	Meredith Bruce (+1770864434 6)	And really Im trusting it will be ok...unless that dude that resigned was up to some corrupt shit with everyone's money. Ex.. That ponzi crap.
Sent	06/26/2024 4:03:05 PM	Meredith Bruce (+1770864434 6)	Just received my loan # 5 renewal form. The one Monday didn't have the account info. This one does which seems more manual than automated. Hmmmm...not signing now since I have till around 7/10 to send it in. This one is my mortgage and the most crucial to me obviously.
Received	06/26/2024 5:14:42 PM	Meredith Bruce (+1770864434 6)	I agree. Hold it for a minute.
Sent	07/01/2024 12:16:15 PM	Meredith Bruce (+1770864434 6)	Hey there. I'd like to get in your call schedule when you can fit me in. Thanks.
Received	07/01/2024 12:26:48 PM	Meredith Bruce (+1770864434 6)	I'll call u in a few. On a call.
Sent	07/10/2024 10:02:55 AM	Meredith Bruce (+1770864434 6)	Hey. Let me know when you cna squeeze a call in today. Thanks.
Sent	07/18/2024 11:35:26 AM	Meredith Bruce (+1770864434 6)	Hello. I've been down with covid since Monday. Still feeling like crap, my wife has it too. Hers is worse than mine. She hasn't left the bed going on 3 days. Not fun Checking how things are going? Any new little tidbits coming your way? Anything other than doom and gloom id love to hear about. Honestly I've been feeling waves of near panic at times. I'm trying to push it to the side, but it's there. Thx for keeping me in the loop. I could also take a call today for a pep talk.
Received	07/18/2024 11:36:36 AM	Meredith Bruce (+1770864434 6)	I'll call u when I'm off of this call. 😊
Sent	07/18/2024 11:40:34 AM	Meredith Bruce (+1770864434 6)	👍

		6)	
Sent	07/23/2024 3:59:12 PM	Meredith Bruce (+1770864434 6)	Thx for the email. At least they provided some new info.
Sent	07/23/2024 4:01:23 PM	Meredith Bruce (+1770864434 6)	And it looks like this agency is here to protect us as as investors vs screw us.
Received	07/23/2024 4:01:43 PM	Meredith Bruce (+1770864434 6)	Yeppers!
Sent	07/25/2024 10:31:10 AM	Meredith Bruce (+1770864434 6)	Hey. Going to be in the car next 25 mins. Checking if you may have a few mins to chat? I know you ha e appts so no worries. Maybe later today
Sent	08/06/2024 10:52:00 AM	Meredith Bruce (+1770864434 6)	Checking in. How's it going?
Received	08/06/2024 10:53:44 AM	Meredith Bruce (+1770864434 6)	Pretty much the same. Still lots of correspondence, businesses running, no one arrested, etc. I actually had an email come straight from Julie regarding a statement that someone requested. I feel the fact that they sent out a statement is a great sign to begin with.
Sent	08/06/2024 10:57:54 AM	Meredith Bruce (+1770864434 6)	OK cool. And based on our contracts, our interest should continue to compile during this time.
Received	08/06/2024 10:58:41 AM	Meredith Bruce (+1770864434 6)	Absolutely. And all of the renewals that are going out have interest listed on them as well.
Received	08/06/2024 10:58:57 AM	Meredith Bruce (+1770864434 6)	How's ur work going?
Sent	08/06/2024 10:59:31 AM	Meredith Bruce (+1770864434 6)	I haven't received my July renewal statements even though I sent it in. Why are some people getting them?
Sent	08/06/2024 10:59:48 AM	Meredith Bruce (+1770864434 6)	Works same.. But I'm plugging away.
Received	08/06/2024 11:00:49 AM	Meredith Bruce (+1770864434 6)	I don't understand what you mean. You didn't receive your renewal notice at all? I did have two other people not receive theirs and I wrote in an email and then they sent them out.

Sent	08/06/2024 11:02:16 AM	Meredith Bruce (+1770864434 6)	No I haven't received the confirmation of receipt and new rates at time they were do. I did receive the statements saying your is due and what do you want to do, add, withdraw etc, but nothing once the renewal date was reached.
Sent	08/06/2024 11:02:56 AM	Meredith Bruce (+1770864434 6)	So I don't have the loan maturity statements
Received	08/06/2024 11:03:55 AM	Meredith Bruce (+1770864434 6)	That is the same for everyone. No one can withdraw or add money at this time. The statement that says whether you want to add or withdraw is your maturity statements. The dates are on the right for three different quarters. Everyone has been filling those out, but nothing happens once the date comes. I'm assuming that won't happen until everything opens up again.
Sent	08/06/2024 11:35:25 AM	Meredith Bruce (+1770864434 6)	Ok
Sent	08/08/2024 6:25:49 PM	Meredith Bruce (+1770864434 6)	Keep forgetting during biz hours to tell you, I have not recieved.Docusign to sign for my August account.
Received	08/08/2024 7:25:23 PM	Meredith Bruce (+1770864434 6)	I'll send an email in the morning. 😊
Sent	08/08/2024 7:26:22 PM	Meredith Bruce (+1770864434 6)	👍
Sent	08/14/2024 2:52:06 PM	Meredith Bruce (+1770864434 6)	I'm now reading article's online. This is really bad. More like worse case scenario I'm afraid. 2000 investors over 300M for a typical ponzi scheme. I'm sickened.